



- (51) **International Patent Classification:**
G06Q 20/00 (2006.01) *G06K 9/18* (2006.01)
- (21) **International Application Number:**
PCT/US2011/061433
- (22) **International Filing Date:**
18 November 2011 (18.11.2011)
- (25) **Filing Language:** English
- (26) **Publication Language:** English
- (30) **Priority Data:**
61/415,529 19 November 2010 (19.11.2010) US
61/479,134 26 April 2011 (26.04.2011) US
61/534,832 14 September 2011 (14.09.2011) US
61/534,963 15 September 2011 (15.09.2011) US
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- (81) **Designated States** (*unless otherwise indicated, for every kind of national protection available*): AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LT, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

- (84) **Designated States** (*unless otherwise indicated, for every kind of regional protection available*): ARIPO (BW, GH, GM, KE, LR, LS, MW, MZ, NA, RW, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

[Continued on next page]

- (54) **Title:** FINANCIAL CARD METHOD, DEVICE AND SYSTEM UTILIZING BAR CODES TO IDENTIFY TRANSACTION DETAILS

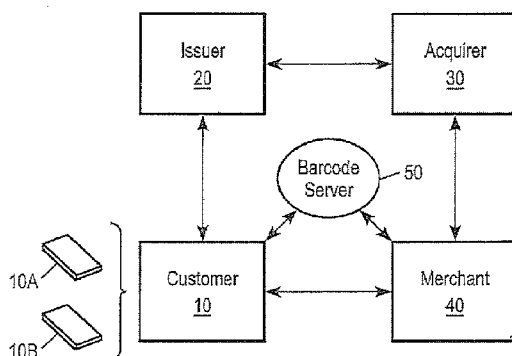


FIG. 1A

- (57) **Abstract:** An electronic financial transaction arrangement using a payer device to read a machine-readable pay code in which transaction details for a specific transaction may be encoded by a pay code provider is disclosed. The machine-readable pay code may be distributed to the payer device through acoustic stimuli, or as a result of voice or human based gesture actions. A user of the payer device may also participate in the financial transaction through the indirect control of a display by reading a unique machine-readable code unique to the display. Additional transaction details for the specific transaction may be received in the payer device through near field communication, or accessed at a later time when there is established connectivity to a mobile network.

**Published:****(88) Date of publication of the international search report:**

30 August 2012

- *with international search report (Art. 21(3))*
- *before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments (Rule 48.2(h))*

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US2011/061433**A. CLASSIFICATION OF SUBJECT MATTER****G06Q 20/00(2006.01)i, G06K 9/18(2006.01)i**

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

G06Q 20/00; G06K 5/00; G06F 17/00; H04W 4/24; H04N 1/00; G01T 1/00; G06Q 30/00; G06F 17/60; G06Q 40/00; G06K 19/00; G09G 5/22; G01V 5/00; G06Q 50/00; H04W 4/02; G06F 3/041

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Korean utility models and applications for utility models
Japanese utility models and applications for utility models

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

eKOMPASS(KIPO internal) & Keywords: transaction code, bar code, mobile, electronic transaction, acoustic signal, human gesture, video.

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	JP 2006-155476 A (OKI ELECTRIC IND CO.,LTD.) 15 June 2006 See abstract, paragraphs [0028]-[0040], and claims 1-10.	1-9, 23-36, 38-46 , 60-76, 78-86
A	US 2005-0121512 A1 (JOHN WANKMUELLER et al.) 09 June 2005 See abstract, paragraphs [0010]-[0062], claims 1-45.	1-9, 23-36, 38-46 , 60-76, 78-86
A	JP 2002-099716 A (KUNINOBU MASANAO) 05 April 2002 See abstract and paragraphs [0015]-[0036].	1-9, 23-36, 38-46 , 60-76, 78-86
Y A	US 2010-0053169 A1 (COOK PERRY R.) 04 March 2010 See abstract, claims 1-32, and figures 1-5.	10-11, 47-48, 87 12-13, 49-50, 88-91
Y A	KR 10-2008-0107475 A (UT-BATTLE LLC. et al.) 10 December 2008 See abstract and claims 1-8.	10-11, 47-48, 87 12-13, 49-50, 88-91
A	US 2009-0281904 A1 (PHARRIS DENNIS J.) 12 November 2009 See abstract, figures 1-8F, and paragraphs [0023]-[0082].	14-22, 51-59
A	US 2009-0284482 A1 (CHIN DAVID H.) 19 November 2009 See abstract, figures 1A-9, and claims 1-20.	14-22, 51-59

☒ Further documents are listed in the continuation of Box C.☒ See patent family annex.

* Special categories of cited documents:

"A" document defining the general state of the art which is not considered to be of particular relevance

"E" earlier application or patent but published on or after the international filing date

"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of citation or other special reason (as specified)

"O" document referring to an oral disclosure, use, exhibition or other means

"P" document published prior to the international filing date but later than the priority date claimed

"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art

"&" document member of the same patent family

Date of the actual completion of the international search

29 JUNE 2012 (29.06.2012)

Date of mailing of the international search report

02 JULY 2012 (02.07.2012)

Name and mailing address of the ISA/KR

Korean Intellectual Property Office
189 Cheongsu-ro, Seo-gu, Daejeon Metropolitan
City, 302-701, Republic of Korea

Facsimile No. 82-42-472-7140

Authorized officer

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Telephone No. 82-42-481-8448



INTERNATIONAL SEARCH REPORT

International application No.

PCT/US2011/061433

C (Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	KR 10-2010-0031436 A (SHIN KYO JIN) 22 March 2010 See abstract and paragraphs [0006]-[0086].	37,77,92
A	KR 10-2009-0101864 A (KANG MINSOO) 29 September 2009 See abstract and figures 1-64.	37,77,92
X	KR 10-2006-0024257 A (KT CORP.) 16 March 2006 See abstract, claims 1-9, figures 1-9, and pages 2-6.	93-98

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US2011/061433**Box No. II Observations where certain claims were found unsearchable (Continuation of item 2 of first sheet)**

This international search report has not been established in respect of certain claims under Article 17(2)(a) for the following reasons:

1. ☐ Claims Nos.:
because they relate to subject matter not required to be searched by this Authority, namely:
2. ☐ Claims Nos.:
because they relate to parts of the international application that do not comply with the prescribed requirements to such an extent that no meaningful international search can be carried out, specifically:
3. ☐ Claims Nos.:
because they are dependent claims and are not drafted in accordance with the second and third sentences of Rule 6.4(a).

Box No. III Observations where unity of invention is lacking (Continuation of item 3 of first sheet)

This International Searching Authority found multiple inventions in this international application, as follows:

Group I, claims 1-9, 23-36, 38-46, 60-76, 78-86 are directed to an electronic financial transaction method(or system).
Group II, claims 10-13, 47-50, 87-91 are directed to a method(or system) for distributing context based data in acoustic receiving device.
Group III, claims 14-22, 51-59 are directed to a method(or system) for initiating consumer transaction.
Group IV, claims 37, 77, 92 are directed to a method(or system) of indirectly controlling web site.
Group V, claims 93-98 are directed to a mobile device distributing context data based on the geographic location of the data.

1. ☐ As all required additional search fees were timely paid by the applicant, this international search report covers all searchable claims.
2. ☒ As all searchable claims could be searched without effort justifying an additional fee, this Authority did not invite payment of any additional fee.
3. ☐ As only some of the required additional search fees were timely paid by the applicant, this international search report covers only those claims for which fees were paid, specifically claims Nos.:
4. ☐ No required additional search fees were timely paid by the applicant. Consequently, this international search report is restricted to the invention first mentioned in the claims; it is covered by claims Nos.:

Remark on Protest

- ☐ The additional search fees were accompanied by the applicant's protest and, where applicable, the payment of a protest fee.
- ☐ The additional search fees were accompanied by the applicant's protest but the applicable protest fee was not paid within the time limit specified in the invitation.
- ☐ No protest accompanied the payment of additional search fees.

INTERNATIONAL SEARCH REPORT

Information on patent family members

International application No.

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